Applicant's comments on foreign language references:

[16] WO 96/33567 describes a method for generating electronic signatures using a smart card of limited calculation and storage resources, employing back-and-forth communication between a terminal and the smart card. This reference is not relevant to the present invention since no transaction message is created in the smart card with the aid of software pre-stored therein.

[22] SE 506 506 describes a mobile phone which can send by telephone electronic credits with the aid of a smart card, from which the credits are deducted.

[25] The printed instructions from Telia-Sonera to a number of its Swedish clients from 1994 "Projekt Strategisk Samverkan" (Project Strategic Co-operation) [25] describes a development project involving six Swedish banks and Telia Sonera. This has the character of an internal confidential document and not the character of a publication within the definition applied for §102 (a) and §102 (b). It describes an electronic ID cardn for electronic identification and electronic signing of certain commands and does not fall within the definitions of Claim 1.

[35] Andersson, M. och Ljunggren, P. "SmartCard Guide", thesis [35] describes typical user demands placed on smart cards in the form of account hoilder verification, card verification, digital signatures and encryption support. A system is described which includes the smart card, a card reader, a response location and an application computer with an application.[35] describes a process wherein, after activation of the card and verification of the holder, the application computer takes over the communication with the card to check if the card is genuine and then sends commands to the card. Various techniques are described to make is possible for applications in different application computers to control the card. The card reader interprets between the different protocols used for communication to and from the card and the application and can in itself be dependent on control from the application computer. When the card is placed in the card reader it forwards information to the application. The response location couples the card reader to the application computer and helps the user to use a service by supplying a manual response service or a telephone based voice response. Alternatively, a computer based response location is incorporated into the application computer.

The application computer is the heart of the system which sends, by various ways the information to the user's terminal necessary to make remote controlled services possible.

It is quite clear that [35] describes how applications on application computers control and/or send information to the smart cards to make possible the use of various services. A transaction with associated required information will be defined during the

communication occurring when an application on an application computer controls the smart card. Since no transaction message with required data has been created prior to establishing the connection between the card and the application, no digital signature can be applied independently on any transaction message.

[36], [37] and [38] "Juridiskt Accepterad Digital Signatur", Utgivning och hantering av Nyckelbärande Kort", and "Informationssäkerhet och Digital Signering" each describe only the known use of a smart card with a private key for digitally signing an electronic document.